

GAU, 2761

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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Group 2700

In re application : James P. Coppola III
Application No. : 09/587,619
Filed : June 5, 2000
For : PORTFOLIO ACCOUNTING AND RISK MANAGEMENT
SYSTEM
Examiner :
Attorney's Docket : TRD-001XX

Group Art Unit:2761

I hereby certify that this correspondence is being deposited with
the United States Postal Service as first class mail in an
envelope addressed to: Assistant Commissioner for Patents,
Washington, D.C. 20231 on August 24, 2000.

By: Beverly E. Hjorth
Beverly E. Hjorth
Registration No. 32,033
Attorney for Applicant

LETTER TO OFFICIAL DRAFTPERSON
RE: SUBMISSION OF FORMAL DRAWINGS

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith in the above-identified application are
formal drawings.

Kindly substitute these drawings for the ones currently on
file as appropriate and charge any costs associated therewith to

Application No.: 09/587,619
Filed: June 5, 2000
Group Art Unit: 2761

Patent and Trademark Office Account No. 23-0804. Triplicate
copies of this transmittal letter are enclosed.

Respectfully submitted,

JAMES P. COPPOLA III

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Date: August 24, 2000

BEH/jde/232195
Enclosures

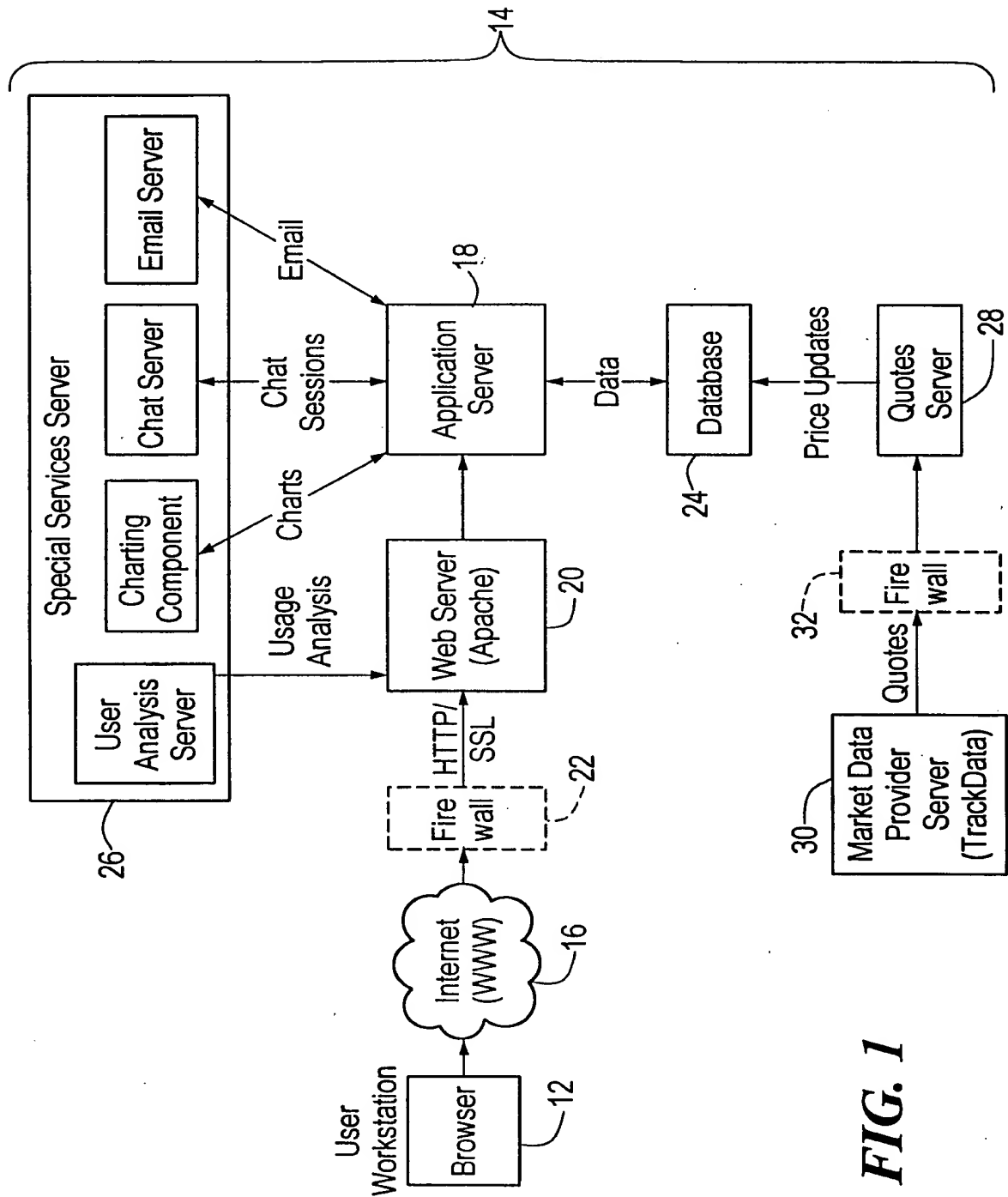
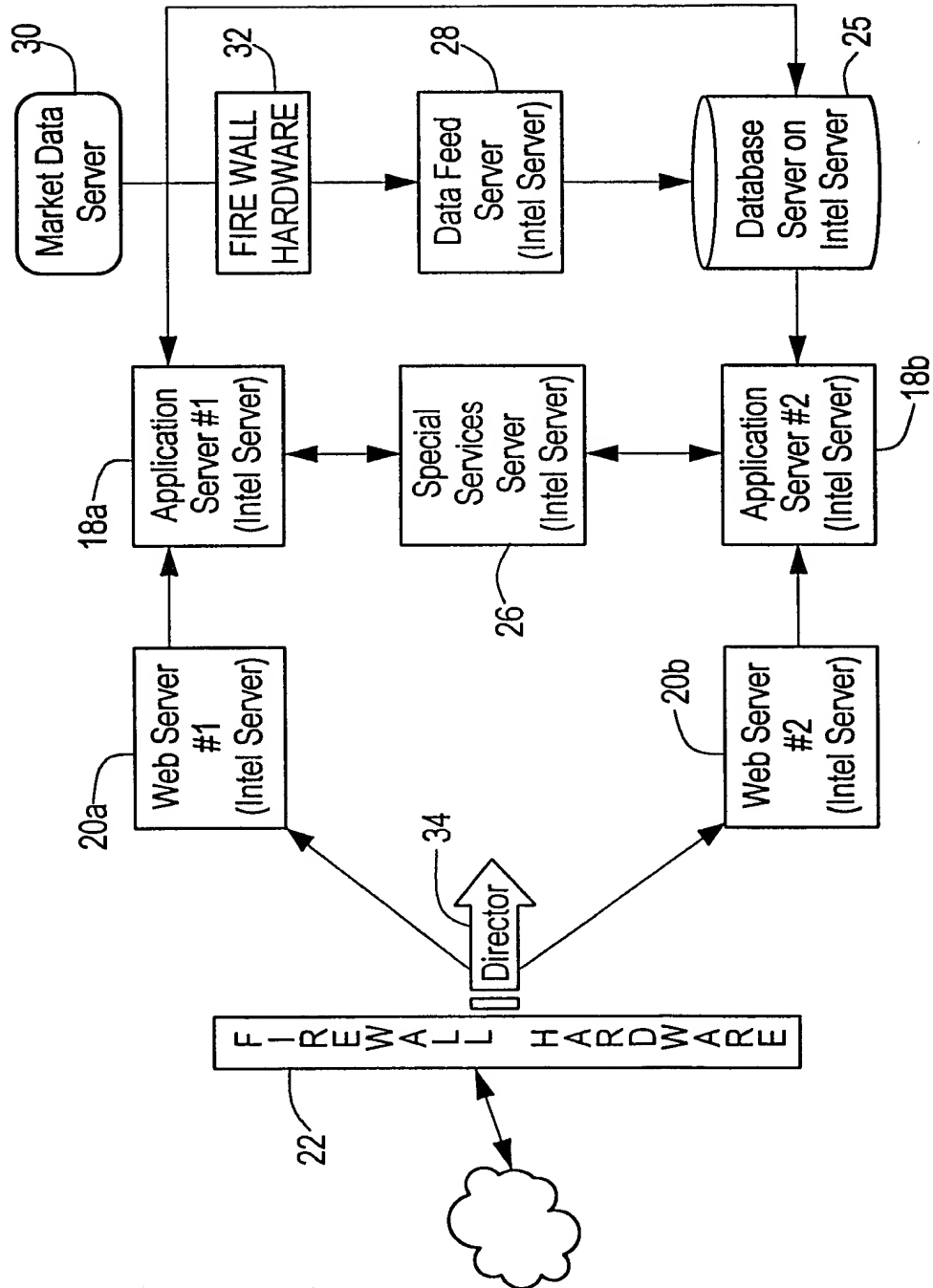


FIG. 1

**FIG. 2**

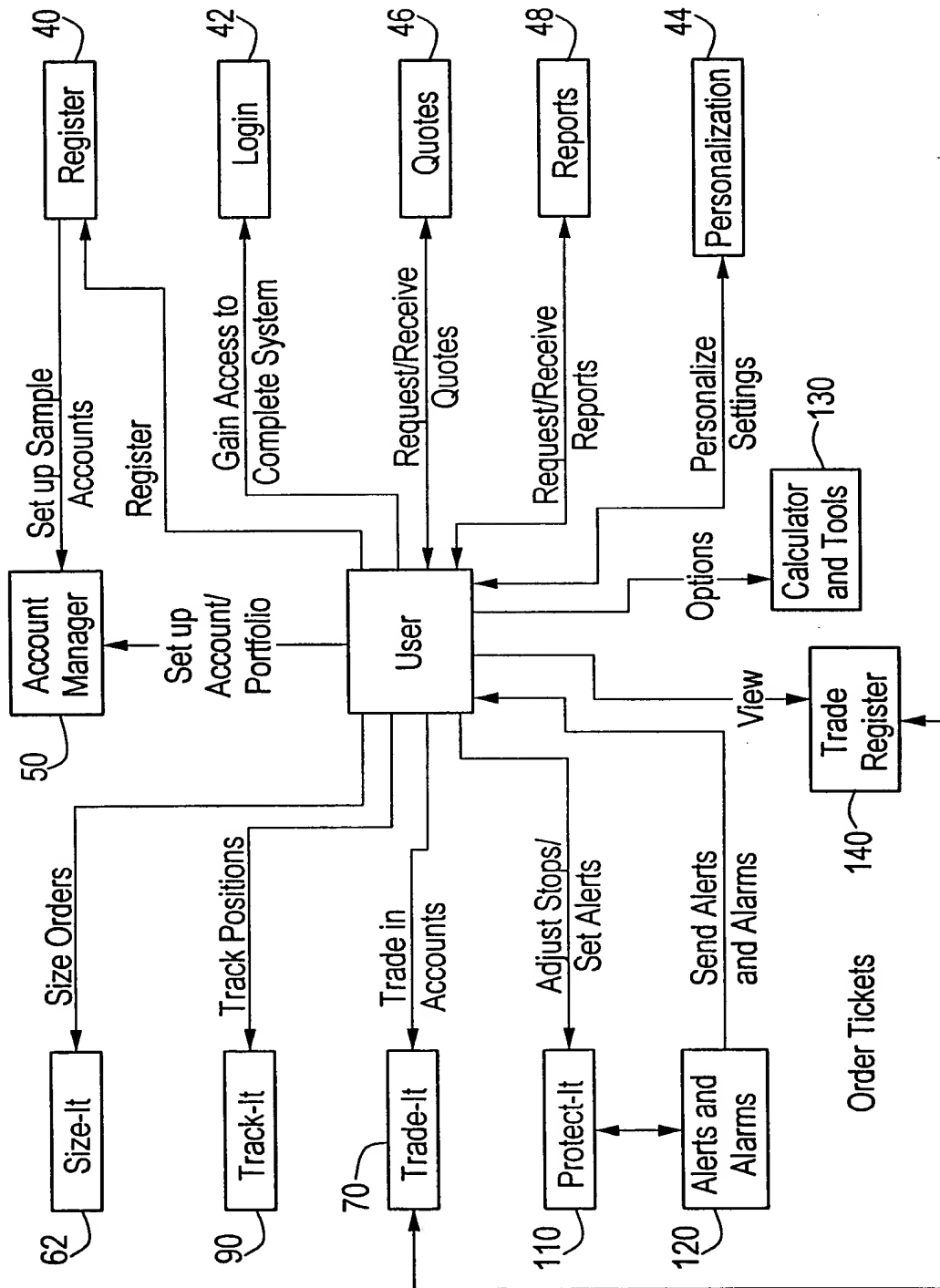
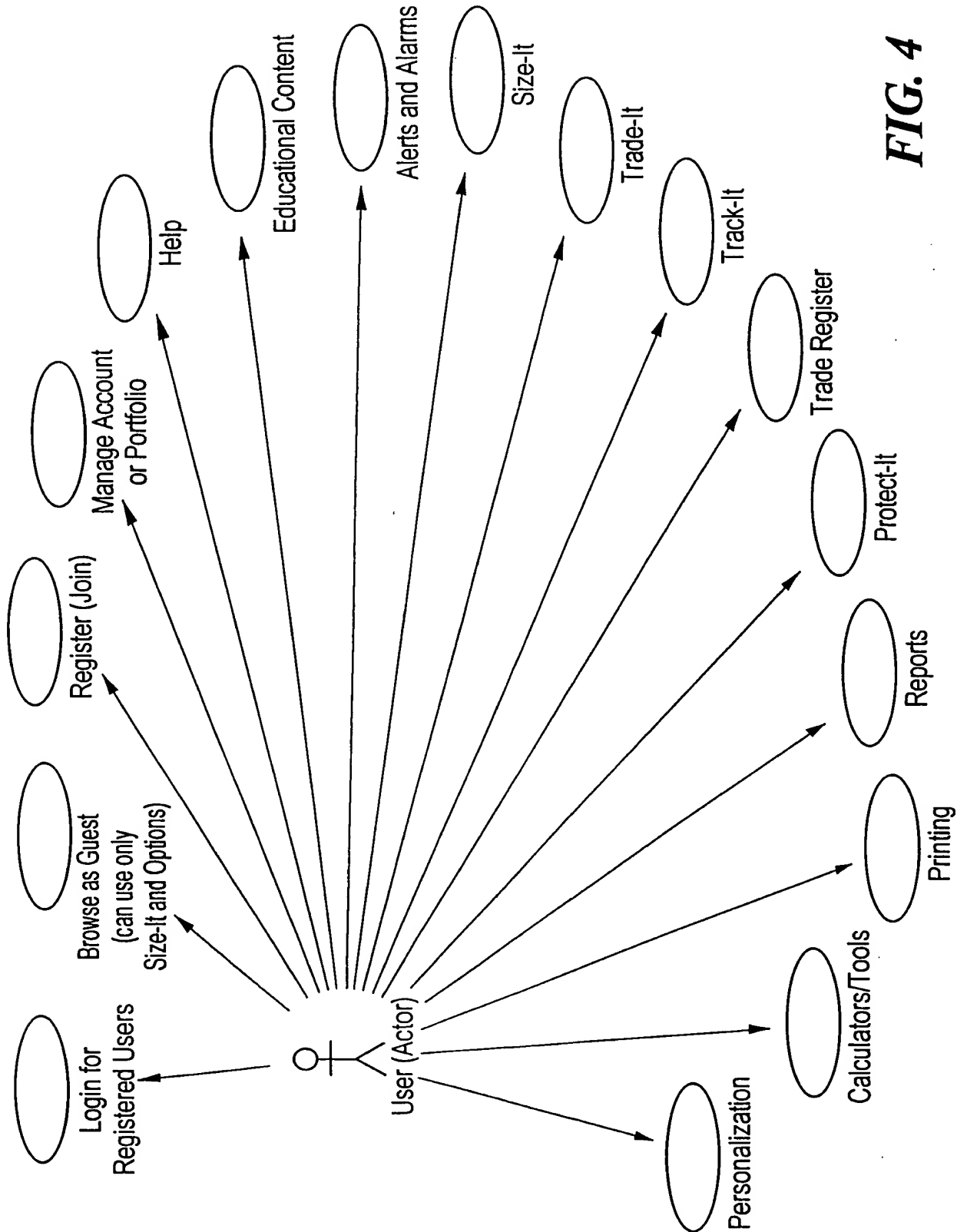
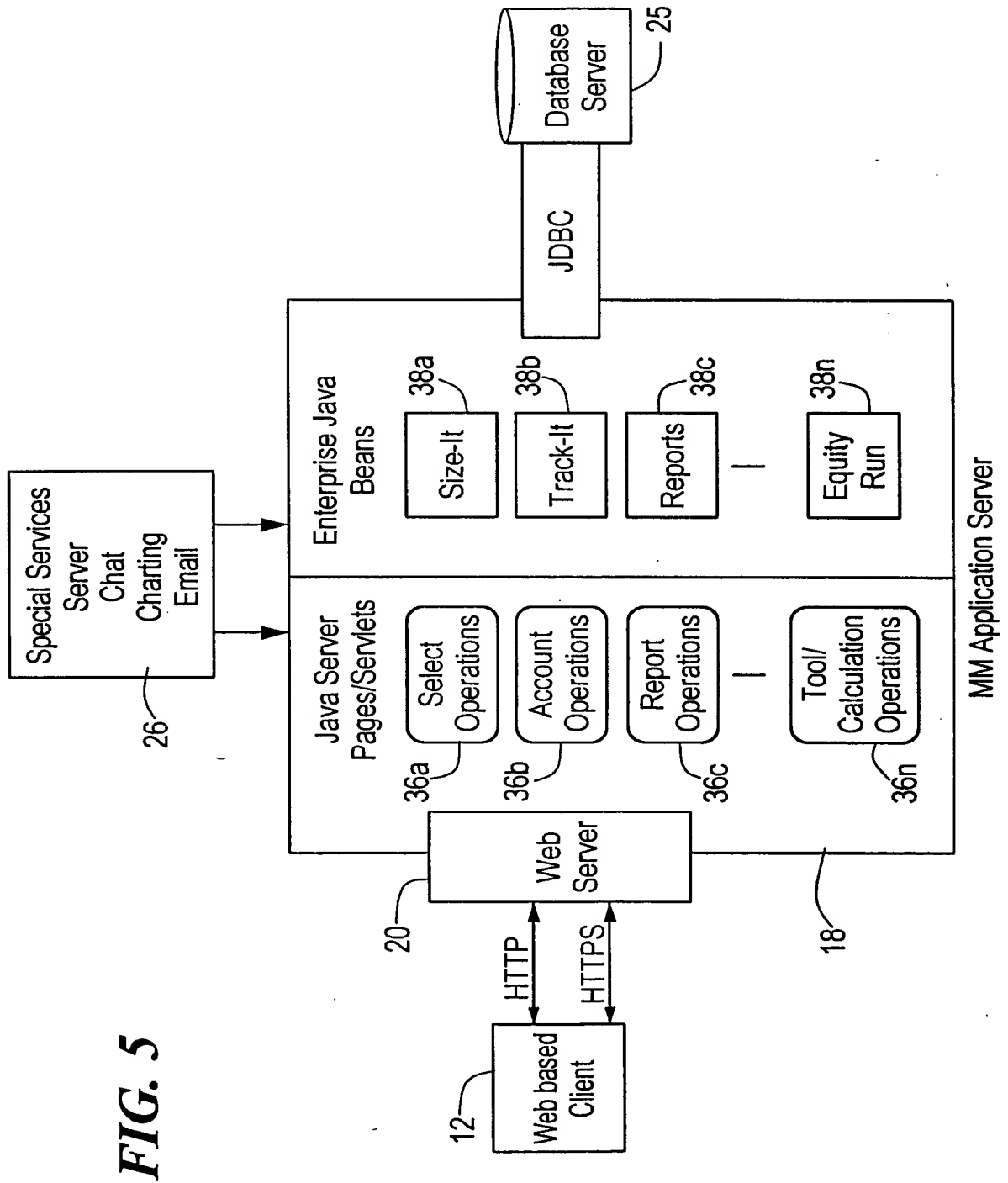


FIG. 3

**FIG. 4**



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Log Out | Maintenance | Help
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Size-It | Trade-It | Track-It | Protect-It | Risk | Performance | Trade | Calculators
Reports | Register |

Risk Reports Alerts Quotes

Equity	49990.3984	R to E %	3.04
Planned Risk	1518.66	Cash	43286.65
Risk-Adj Equity	48481.34	Buying Power	86574.0

Click for more detailed Risk Report

People may tell you what and when to buy. Who tells you how much to buy, or when to sell? Capital preservation and determining how much to buy and when to sell have as much impact as choice and timing.

Size-It® is where the process of money management and risk assessment begins. MoneyMaximizer® helps you to determine how many stock shares, mutual fund shares, futures contracts and option contracts to buy or sell.

MoneyMaximizer® also provides a Derivatives Calculator so you can quickly evaluate the market price of an option, future, or index contract before investing.

Size-It® will automatically link you to Trade-It®, Track-It®, and Protect-It®.

For additional information at any time, feel free to click the help button found on each page. MoneyMaximizer's full description and help will make your journey through the process of MoneyManagement and risk assessment easier.

FIG. 6

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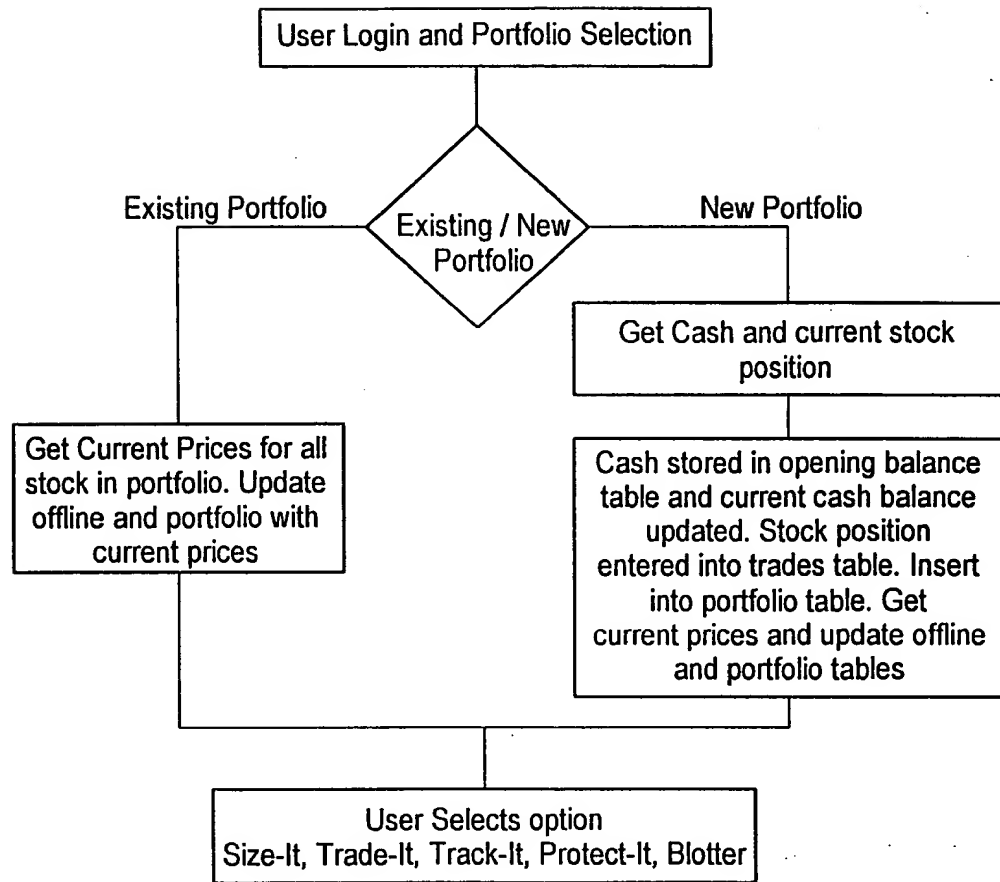


FIG. 7

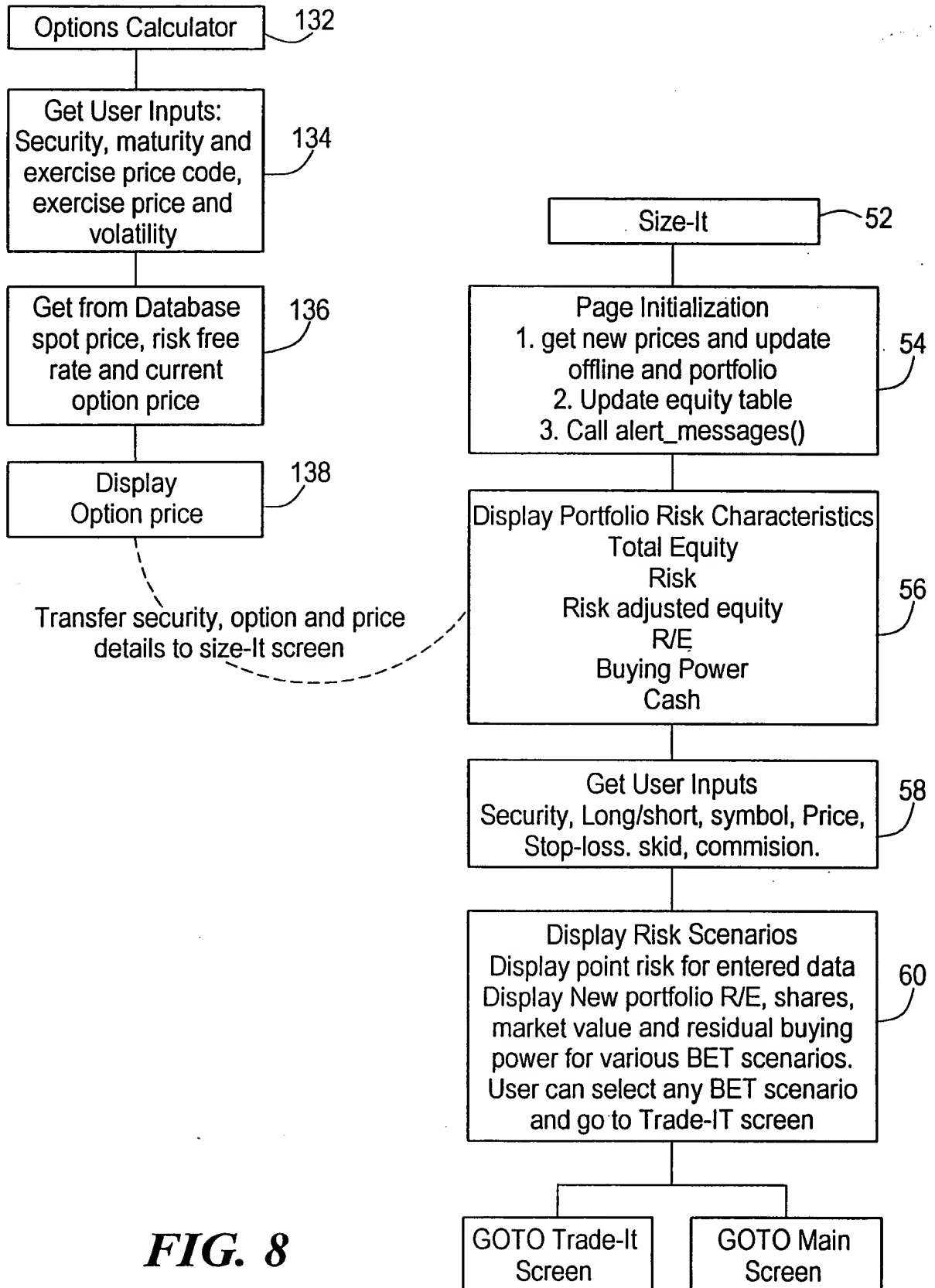
**FIG. 8**

FIG. 9

FIG. 9

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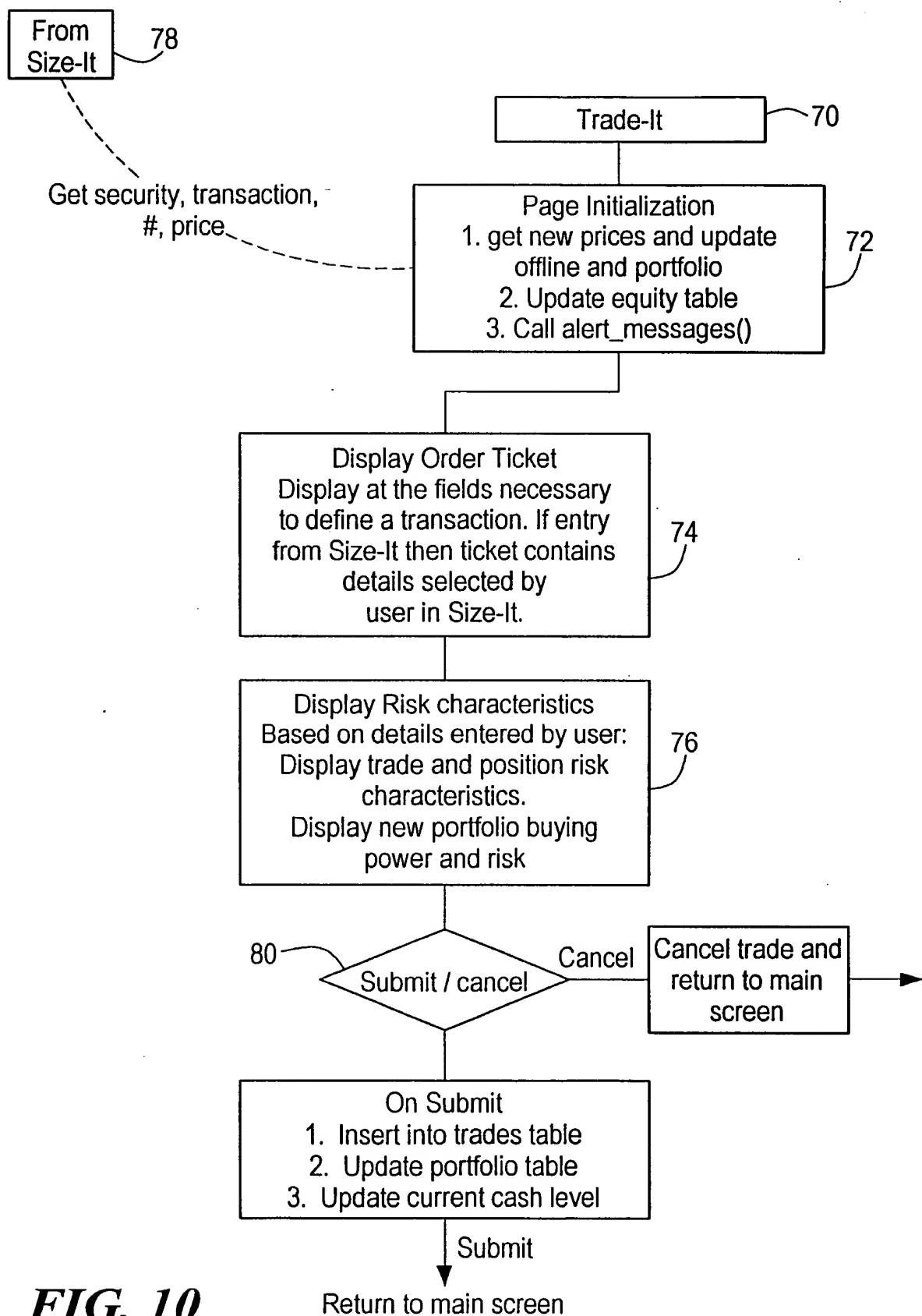


FIG. 10

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Order Ticket - testing

Port ?

Trade-It™

Order Ticket

Trade Date

06/04/2000

Time

22:58

Settle Date

06/07/2000

S/F/O

Stock/MF

Transaction

Buy

Symbol

IBM

Shares

102

Price

106.50000

Cost

\$-10,881.46

IBM International Business Machines

Stop

90.00000

Alert

95.00000

Stop Expires on

07/04/2000

Broker

JC3

Commission - per shr

0.18098

Lump Sum

18.46

Limit Alarm: Lower

92.00000

Upper

115.00000

☐ Agy Cr.

Portfolio

NO POSITIONS FOUND

Positions/Stops:

Risk to Equity:

2.71%

Trade

\$1,706

Position

2.71%

\$1,706

Your Current Buying Power is:

\$112,875.00

Your New Buying Power Will Be:

\$101,975.08

Your Current Portfolio Risk is:

1.44%

Print

Submit

Cancel

FIG. 11

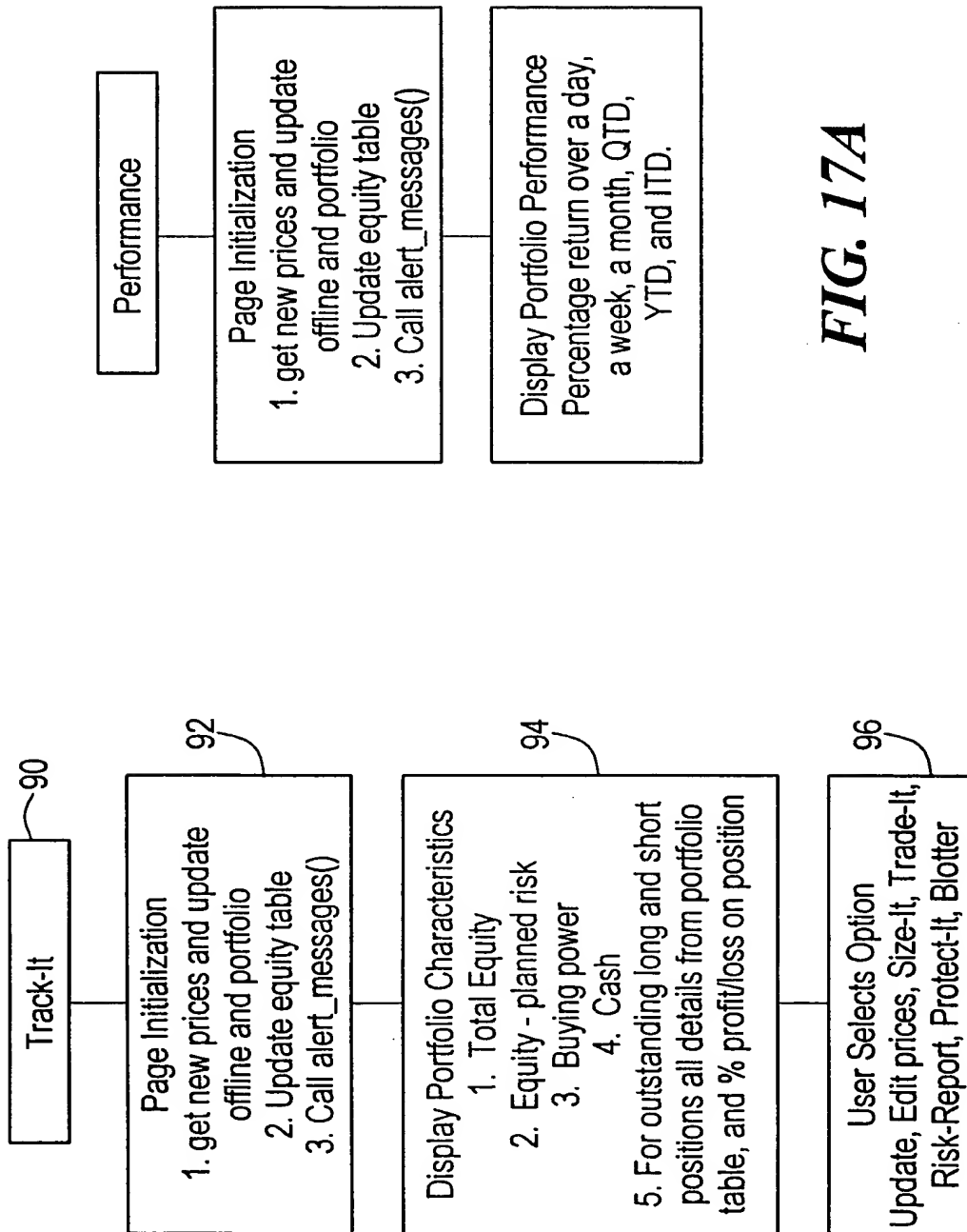


FIG. 12

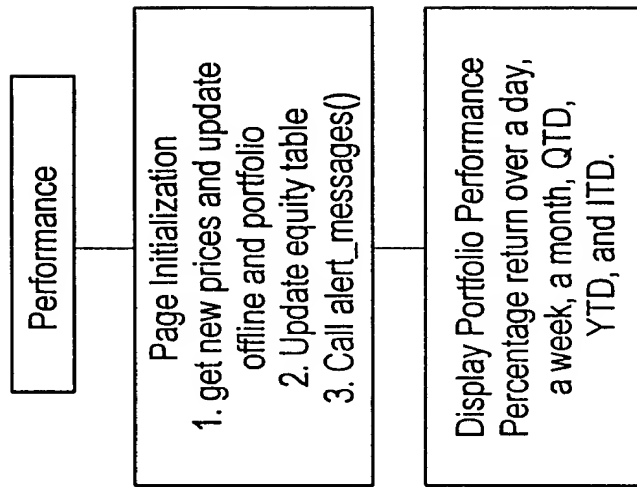


FIG. 17A

FIG. 13

FIG. 13

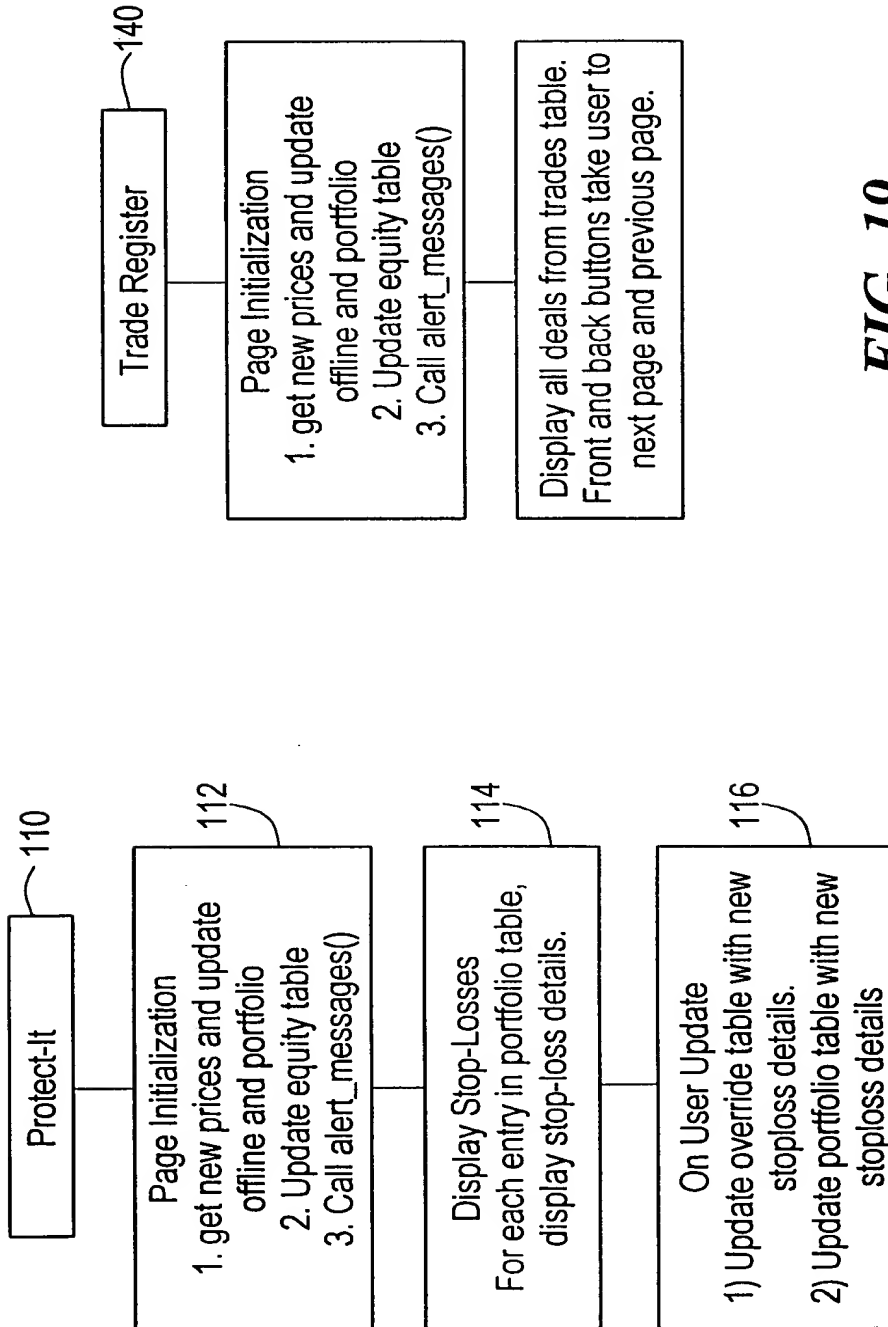


FIG. 14

FIG. 19

Stop Reporting - MoneyMaximizer Sample Trade

☐ ☐ ☐

Protect-It™

To Adjust Stop, Broker or Session. on a portfolio position,
double click on the stop. Return to your portfolio screen to
split a lot. Items in red have expired stops.

Port ?

Action	Name	Symbol	Shares	Sell Stop	Buy Stop	Broker	Exdate
CVS STOP	First Team Sports Inc	FTSP	500		10.000000	MENT	01/01/99
SEL STOP	IBM International Business	IBM	200	90.000000		MENT	01/01/99
SEL STOP	G Jul - IBM International Bu	IBM GT	10	0.250000		MENT	01/01/99
SEL STOP	Coca Cola Co	KO	100	50.000000		MENT	01/01/99
SEL STOP	Microsoft Corp	MSFT	35	60.000000		JC3	01/02/02

Add Contingent Order

DeleteContingent

Action	Name	Symbol	Contracts	Sell Stop	Buy Stop	Broker	Session	Exdate
SEL STOP	Crude Oil Light Sweet	@CL.U	1	18.000000		MENT	REG	01/01/99
SEL STOP	Cotton No. 2	@CT.V	5	72.850000		MENT	REG	01/01/99
SEL STOP	U.S. Dollar Index (FINEX)	@DX.U	2	92.500000		MENT	REG	01/01/99
BUY STOP	U.S. Treasury Bond 30 Yr	@US.U	2		115.000000	MENT	REG	01/01/99

Add Contingent Order

DeleteContingent

Double Click on stop to change

Print Report

FIG. 15

Risk Report - MoneyMaximizer Sample Trade			
<div> <div> <div></div> <div></div> <div></div> </div> <div> <div></div> <div></div> <div></div> </div> </div>			
Port ?			
	TOTAL	STOCKS/MF	FUTURES
Equity-Risk:	\$46,233.25		
Planned Risk:	\$8,726.75	\$4,996.75	\$3,730.00
R/E%:	15.88%	9.09%	6.79%
Equity	\$54,960.00	\$54,725.00	\$235.00
Est. Buying Power:	\$75,775.00		
TRADE DATE BALANCE:	\$28,050.00		
WITHDRAWABLE FUNDS:			\$1,000.00
ENDING BALANCE:			\$1,000.00
<div> <div><< Off Line >></div> <div>Print</div> </div>			

FIG. 16

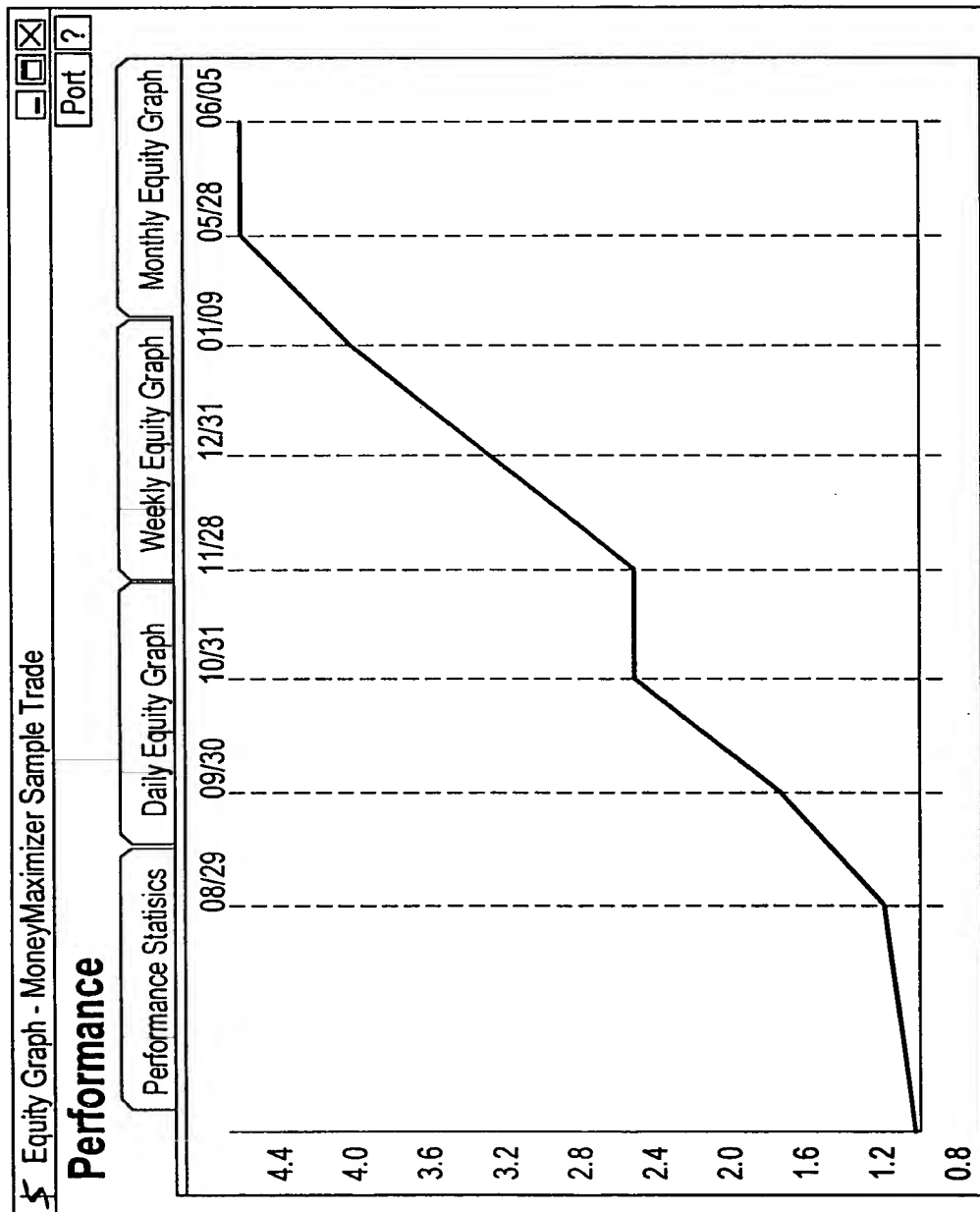


FIG. 17

Select Portfolio Account

Select Portfolio

Composite View

Please Select a Portfolio to Make Current, then click Go.
Shortcut: Type a letter to jump down the list, press enter to choose.

MoneyMaximizer

Sample Trade

Sample

long term

Longterm

Go

Delete

New Portfolio

FIG. 25

Theoretical Option Price Calculator

?

Option Type: ☒ Stock ☐ Future ☐ Currency ☐ Future

Spot Price

Exercise price

Maturity - Month

Year

→ Days

Rate

Volatility

Index: Name

Add/Edit...

Divisor

To Calculate Implied Volatility, Enter Market Price

Enter Dividends

Call Results

Put Results

Enter up to 5 dividends to be paid between now and the maturity date:

	Date	Amount
1	<input type="text" value="/ /"/>	<input type="text" value="0.0000"/>
2	<input type="text" value="/ /"/>	<input type="text" value="0.0000"/>
3	<input type="text" value="/ /"/>	<input type="text" value="0.0000"/>
4	<input type="text" value="/ /"/>	<input type="text" value="0.0000"/>
5	<input type="text" value="/ /"/>	<input type="text" value="0.0000"/>

FIG. 18

FIG. 20

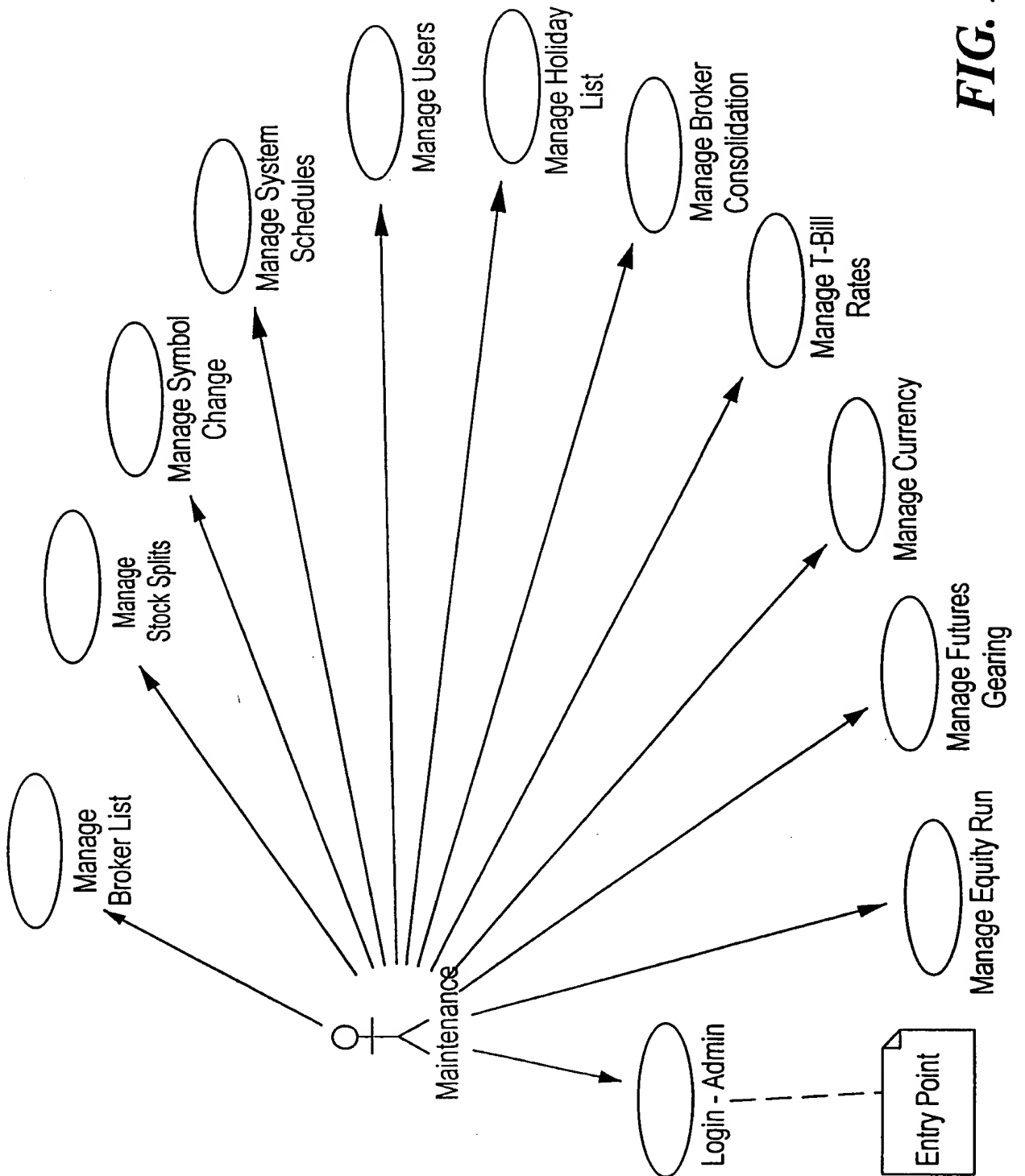


FIG. 21

- * corecalc.prg
- * Procedure to perform core calculations as needed
- * when called, main proc will provide "receptacle" params to be passed back

PARAMETERS mport, m_mkt, m_risk, mpwr, missue

* mport = Stock, Future, Option, All, Position

* m_mkt, m_risk = passback for mktval, risk, power

* missue = specific position to check (eg: IBM)

IF mport = "P" && checking position

 missue = LEFT (missue+SPACE(10), 10)

ELSE

 missue = SPACE (10)

ENDIF

mselect = SELECT()

SELECT portfol

if eof ()

 mProwHold = 0

else

 mProwHold = recno ()

endif

m_smkt = 0

m_srisk = 0

m_fmkt = 0

m_frisk = 0

m_omkt = 0

m_orisk = 0

m_imkt = 0

m_irisk = 0

m_long = 0

m_shorts = 0

GO TOP

FIG. 22

FIG. 23


```

DO CASE
CASE mport = "A"           ALL/TOTAL EVERYTHING
    m_mkt = m_smkt = m_fmkt = m_omkt
    m_risk = m_srisk + m_frisk + m_orisk
CASE mport = "S"           JUST STOCKS
    m_mkt = m_smkt
    m_risk = m_srisk
CASE mport = "F"           JUST FUTURES
    m_mkt = m_fmkt
    m_risk = m_frisk
CASE mport = "O"           JUST OPTIONS
    m_mkt = m_omkt
    m_risk = m_orisk
CASE mport = "P"           JUST INDIVIDUAL POSITIONS
    m_mkt = m_imkt
    m_risk = m_irisk
ENDCASE

mpwr = (2* (mtdbalance+mwdbalance+m_longs-m_shorts) ) - m_longs - m_shorts

sele portfol
if mProwHold > 0
    goto (mProwHold)
endif
SELECT (mselect)

RETURN

```

FIG. 24

[illegible]

\$ Edit Offline Prices and Names ☐ ☐ ☒ ?

Symbols and Prices

Symbol	Last Sale
@CL.U	18.760000
@CT.V	73.150000
@DX.U	93.050000
@US.U	114.500000
FTSP	9.000000
IBM	99.000000
KO	70.000000
MSFT	125.000000

Brokers

Broker	Id
JC3	
MENT	

Names

Fast Search By: ☒ Name ☐ Symbol

Symbol	Name
AT;A	
AT;ABX	
AT;AC	
AT;ADMP	
AT;AEC	
AT;AGEA	
AT;AGR	
AT;AIT	

FIG. 27

\$ Maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Port ?
----------------	--------------------------	--------------------------	--------------------------	--------------------------	--------

Maintenance Options

<u>R</u> eal-Time Data Off Line
<u>R</u> eal-Time Data On Line
<u>T</u> otal <u>E</u> quity Run
<u>F</u> und Transfers
<u>S</u> plit Stock
Edit Futures <u>G</u> earing
Edit <u>H</u> oliday List
<u>C</u> urrency Conversion

<< Off Line >>

FIG. 29

		Expired Stops		
The following stops have passed their expiration date:				
Stock	Stop			
@CL.U	18.000000			
@CT.V	72.850000			
@DX.U	92.500000			
@US.U	115.000000			
FTSP	10.000000			
IBM	90.000000			

[Fix Them Now] Ignore

FIG. 28